

FILED
11/5/21 4:48 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	Bankruptcy No. 18-21675-GLT
)	
JANE E. LAYMAN,)	Chapter: 13
Debtor,)	
)	
JANE E. LAYMAN,)	Related Dkt. No. 43
Movant,)	
)	
v.)	
)	
RONDA J. WINNECOUR, Ch. 13 Trustee,)	
and PSECU,)	
Respondents.)	

ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING

This Matter comes before the Court upon the [*MOTION OF THE DEBTOR FOR POSTPETITION AUTOMOBILE FINANCING*] [Dkt. No. 43] (“Motion”) filed by Debtors on October 15, 2021. A Certificate of No Objection (“CNO”) was filed on October 15, 2021. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED,** and **DECREED** that:

1. The *Motion* [Dkt. No. 43] is **GRANTED** as provided by the terms of this *Order*. Debtor is authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing **shall not exceed \$21,080.00**; and
- (b) the monthly payments made under the financing agreement **shall not exceed \$347.00**.

2. To the extent that Debtor secures financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Within **30 DAYS** of securing such financing, Debtor shall file:

- (a) an amended Chapter 13 Plan; and
- (b) a report of financing.

3. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the Chapter 13 Trustee **within 7 days** of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing, the Chapter 13 Trustee is authorized to cease making payments to CONNEXUS CREDIT UNION on account of Claim #4. Pending confirmation of any amended plan providing for the new postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to [POSTPETITION AUTOMOBILE LENDER] for the contract amount so long as sufficient supplemental funds are provided by Debtor.

5. Notwithstanding the inclusion of the postpetition loan within an amended Chapter 13 Plan, the underlying terms of the loan shall not be modified absent the consent of the [POSTPETITION AUTOMOBILE LENDER].

6. Debtor shall serve copies of this *Order* on all creditors eligible to receive distributions through the Chapter 13 Plan and file proof of the same with the Court.

Prepared by: Randall Klimchok
default entry
Dated: 11/5/21



HON. GREGORY J. TADDONI
UNITED STATES BANKRUPTCY JUDGE

Case Administrator to Mail to:
Debtor
Counsel for Debtor
Ronda J. Winnecour, Esq.
Office of the U.S. Trustee

In re:
Jane E Layman
Debtor

Case No. 18-21675-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 05, 2021

User: mgut
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	+ Jane E Layman, 680 N. Geary Street, Mount Pleasant, PA 15666-1218

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor BANK OF AMERICA N.A. jprostko@c-vlaw.com, jamesprostko@gmail.com
Jerome B. Blank	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Randall G. Klimchuck	on behalf of Debtor Jane E Layman klimchuck.law@zoominternet.net randylu@comcast.net

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Date Rcvd: Nov 05, 2021

Form ID: pdf900

Total Noticed: 1

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7